



**MUSCOGEE CREEK NATION  
DIVISION OF HOUSING**

P.O. Box 297 / Okmulgee, OK 74447 / 918.756.8504 / 1.800.259.5050

**Mortgage Assistance Program (MAP)**

**ADMISSIONS APPLICATION**

**PROGRAM OBJECTIVE**

The objective of the Housing Authority of the Creek Nation of Oklahoma, Mortgage Assistance Program (MAP) is to:

- (a) To provide eligible Native American families affordable housing and the opportunity to become homeowners.
- (b) To establish objective and reasonable policies for the participant criteria of the Mortgage Assistance Program (MAP).

**All Completed Applications May Be Mailed To:**

**Housing Authority of the Creek Nation of Oklahoma  
Attention: Mortgage Assistance Program (MAP).  
P.O. Box 297  
Okmulgee, OK 74447  
Phone: (918) 759-4126 or toll free 1-800-259-5050**

## Condition Governing Eligibility

Eligibility for Admission: To be eligible for admission to the Mortgage assistance Program (MAP), applicants must:

1. **Be a first time homebuyer.** First time homebuyers shall be defined as not having a mortgage in the prior three years, of an application date with the Mortgage Assistance Program.
2. **Applicant's with existing (deed) privately owned homes (including manufactured homes) are not eligible for assistance unless the home is determined to be Sub-Standard Housing.** Sub-Standard Housing is defined as a dwelling that threatens the health and/or safety of the occupants and does not meet the definition of Standard Housing.
3. **Not be an existing Mutual Help Participant or NAHSDA homebuyer regardless of a Housing Service Area.**
4. **Reside within the boundaries of the state of Oklahoma.**
5. **Qualify as a family.** One person shall be considered a family.
6. **Have an annual family income, which does not exceed the maximum income limit for that family size.**

### Mortgage Assistance Program Income Index 1

1 Person	2	3	4	5	6	7	8
\$28,100	\$32,100	\$36,150	\$40,150	\$43,350	\$46,600	\$49,800	\$53,000

### Mortgage Assistance Program Income Index 2

1 Person	2	3	4	5	6	7	8
\$52,710	\$60,240	\$67,770	\$75,300	\$81,324	\$87,348	\$93,372	\$99,396

7. **Be 18 years of age or older.**
8. **Provide all requested information.**
9. **Sign all required forms.**
10. **Be able and willing to meet all credit check and financial obligations for loan assistance from an approved certified financial lender.**
11. **Applicant understands that acceptance of application does not guarantee services.**
12. **Documents Verifying that an applicant is, if claimed: (if applicable)**  
Involuntarily Displaced-actually without housing or about to be without housing due to natural disaster, or government displacement. Involuntarily Displaced does not include arson by the homebuyer or criminal act (*Signed Authorization for the Release of Information/Privacy Act Notice form*).

## **Mortgage Assistance Program (MAP) Admissions Application Checklist**

**Please use the following checklist to make sure all pertinent documents are submitted with the Mortgage Assistance Program (MAP) Admissions Application. Copies of the following items are to be submitted with the application. Only complete applications will be processed.**

**NOTE: PLEASE MAKE SURE ALL COPIES ARE READABLE.**

### **ALL APPLICATIONS**

- \_\_\_\_\_ Creek Citizenship Card.
- \_\_\_\_\_ CDIB/Citizenship Card for co-applicant/spouse (if applicable).
- \_\_\_\_\_ Drivers License for applicant and co-applicant.
- \_\_\_\_\_ Social Security Cards for anyone in the household 18 years of age or older.
- \_\_\_\_\_ Pay stub(s) covering the most current 30 days, for anyone in the household 18 years of age or older with verifiable income.
- \_\_\_\_\_ W-2's, 1099's, etc. for the most current two years.
- \_\_\_\_\_ Most current two years full tax returns for both federal and state (copies must include all schedules and attachments and be signed).
- \_\_\_\_\_ Bank statements covering the most current two months for all checking and savings accounts.
- \_\_\_\_\_ Completed Expendable Cost Worksheet (enclosed).
- \_\_\_\_\_ Medical Release Form (enclosed, if applicable).
- \_\_\_\_\_ Original Employment Verification for anyone in the household 18 years of age or older with verifiable income (enclosed)

### **IF YOU ARE SELF-EMPLOYED**

- \_\_\_\_\_ Copies of the last three years personal and business federal and state income tax returns (must be signed).
- \_\_\_\_\_ Year-to-date Profit and Loss Statement and Balance Sheet.
- \_\_\_\_\_ Most current six months bank statements.

### **IF YOU HAVE DECLARED BANKRUPTCY IN THE LAST 7 YEARS**

- \_\_\_\_\_ Complete copy of Bankruptcy papers (Petition/Decree, Schedule of Creditors, Discharge, etc.).
- \_\_\_\_\_ Please write a letter of explanation on why you filed for bankruptcy.

### **IF YOU HAVE BEEN DIVORCED**

- \_\_\_\_\_ Complete signed copy of all divorce decrees, including any stipulations or modifications.
- \_\_\_\_\_ Proof of receipt of child support payments for the last 24 months (only if you intend to use this income to qualify for your mortgage loan).

### **MICELLANEOUS ITEMS (If applicable)**

- \_\_\_\_\_ Most current 401K, IRA, or Investment Account (mutual funds, stocks, bonds, etc.) statements.
- \_\_\_\_\_ Name and address of landlord(s) for the last 24 months, if you are currently renting or have rented in the past 24 months.
- \_\_\_\_\_ If you or your spouse is not employed, please submit a notarized statement verifying that you are unemployed.
- \_\_\_\_\_ If you have graduated from high school or college during the last two years, enclose a copy of your diploma.
- \_\_\_\_\_ Social Security, VA, Retirement, AFDC, or SSI, Award Letters.
- \_\_\_\_\_ Please submit an explanation letter for any past or present credit issues.

# Housing Authority Of The Creek Nation Of Oklahoma

## Mortgage Assistance Program (MAP) Application

(Please note, any information received, will not be released to anyone, in accordance with the Privacy Act of 1974, P L 93-579.)

Name of Applicant: \_\_\_\_\_

Joint Applicant (if applicable): \_\_\_\_\_

Mailing Address: \_\_\_\_\_ City: \_\_\_\_\_ Zip: \_\_\_\_\_ County: \_\_\_\_\_

Physical Address: \_\_\_\_\_

Home Phone #: ( ) \_\_\_\_\_ Contact Phone#: ( ) \_\_\_\_\_ Contact /Message: ( ) \_\_\_\_\_

### Applicant

### Spouse (if applicable)

Tribe \_\_\_\_\_

Blood Quantum \_\_\_\_\_

SS#: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Date of Birth: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Tribe \_\_\_\_\_

Blood Quantum \_\_\_\_\_

Spouse SS#: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Date of Birth: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

### Please answer the following questions completely and honestly:

1. Are you or have you ever been a Mutual Help Housing Participant? Yes / No
2. If yes, whose name is on the MHOA or NAHASDA Contract?
3. Have you previously abandoned a HUD assisted home operated by this or another Housing Authority?  
Yes / No
4. Do you have/owe any debts incurred from prior occupancy of a HUD-assisted home at this or any other housing authority? Yes / No
5. Have you ever been evicted for noncompliance with the provisions of a MHOA/NAHASDA or rental lease?  
Yes / No
6. If yes, please explain,
7. Have you or your spouse ever applied for or received any type of Creek Nation Housing Authority Assistance?  
Yes/No
8. Have you been involuntarily displaced from your home by natural disaster, government action, or fire  
(does not include arson by homebuyer or criminal act)? Yes / No
9. Have you applied for or been approved for a mortgage loan? Yes / No
10. If yes, with whom have you applied or been approved? \_\_\_\_\_
11. How much were you approved for? \_\_\_\_\_

12. What is the price range of a home that you will be interested in purchasing, or constructing? \_\_\_\_\_

13. If assistance is granted, do you intend to use the home as your principle place of residence? Yes / No

14. If assistance is granted, do you have the ability to provide the required maintenance of the home?  
Yes / No

15. Current Residence:

- ☐ Rent
- ☐ Own
- ☐ Lease
- ☐ Live with relatives
- ☐ Other \_\_\_\_\_

16. Years at Current Address \_\_\_\_\_

17. Have you had a mortgage within the past three years? Yes / No

18. Do you currently have a mortgage (*if yes, please explain*)? Yes / No

---

---

---

19. Type of water/sewer system where you are requesting assistance:

Rural Water District: \_\_\_\_ Well: \_\_\_\_ Pond: \_\_\_\_ City:

20. Do you have a current application with Indian Health Service? Yes / No Date \_\_\_\_\_

21. List **all** person(s), **including yourself**, living in the household on a permanent basis, household members must be verified by tax returns.

<u>NAME</u>	<u>SSN</u>	<u>D.O.B.</u>	<u>RELATIONSHIP</u>	<u>INCOME SOURCE / AMOUNT</u>
-------------	------------	---------------	---------------------	-------------------------------

_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

22. Is there anyone in the household handicapped and/or disabled? Yes / No

23. If yes, what is the name?

24. Referring to Question #21, is this person 100% handicapped or disabled? Yes / No

25. Please Check Any Credit Issues Within the Last 2-4 Years (only those which apply to you).

- ☐ Bankruptcy (Date of Discharge \_\_\_\_\_)
- ☐ Delinquency (30, 60, or 90 days)
- ☐ Foreclosures (Date \_\_\_\_\_)
- ☐ Overdrawn Bank Accounts (closed by the bank)
- ☐ Excessive Credit Inquiries
- ☐ Judgements (medical bills, garnishments, etc)
- ☐ Other (please specify) \_\_\_\_\_

**26. Have Issues Been Resolved (circle one)? Yes or No**

**27. Type of Home Being Purchased, or Constructed (if applicable)?**

- ☐ **Brick or Rock Home**
- ☐ **Home with Wood or Vinyl Siding**
- ☐ **Modular Home/Mobile Home**
- ☐ **Other (please specify)\_\_\_\_\_**

**Applicant Certification and Authorization for Release of Information**

**I have answered all questions to the best of my ability and knowledge. I hereby authorize the Housing Authority of the Creek Nation of Oklahoma to order a consumer credit report and communicate with any individuals and/or companies that will be necessary in processing my application for Mortgage Assistance. The information within this application is true and correct and I realize that falsification is automatic reason for this application to become null and void and the applicant shall be considered ineligible for the program. Punishable by Section 1001 of Title 18 of the U.S. Code which makes it a criminal offense to make willful, false statements for misrepresentations of any material fact involving the use of obtaining of federal funds.**

**Signature of Applicant:\_\_\_\_\_ Date:\_\_\_\_\_**

**Signature of Joint Applicant/Spouse:\_\_\_\_\_ Date:\_\_\_\_\_**

## EMPLOYMENT VERIFICATION

I hereby authorize the release of any employment information that would assist me in my application with the Mortgage Assistance Program.

\_\_\_\_\_  
Employee's Signature

\_\_\_\_\_  
Date

**Please have your employer complete the following information:** *(Reminder: anyone 18 years of age or older that has income must be included in this section)*

### Employee Information

**Name:** \_\_\_\_\_ **Social Security Number:** \_\_\_\_\_

### Employment Information

**Title/Occupation:** \_\_\_\_\_ **Hire Date:** \_\_\_\_\_

**Length Of Employment:** \_\_\_\_\_ **Hours Per Week:** \_\_\_\_\_ **Hourly Rate:** \_\_\_\_\_

**Gross Monthly Income:** \_\_\_\_\_ **Gross Annual Income:** \_\_\_\_\_

**Employee is paid:** ☐ Weekly ☐ Bi-Weekly ☐ Monthly ☐ Other: \_\_\_\_\_

### Employer Information

**Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_ **City:** \_\_\_\_\_ **ST:** \_\_\_\_\_ **Zip:** \_\_\_\_\_

**Phone Number:** \_\_\_\_\_ ( ) - \_\_\_\_\_ **Fax Number:** \_\_\_\_\_ ( ) - \_\_\_\_\_

### Authorized Personnel Only-Signature must be notarized

**Authorized Personnel Signature:** \_\_\_\_\_

**Title:** \_\_\_\_\_ **Date:** \_\_\_\_\_

STATE OF OKLAHOMA

§

**COUNTY OF** \_\_\_\_\_

### ACKNOWLEDGMENT

Before me, the undersigned, a Notary Public in and for said county and State on this \_\_\_\_ day of \_\_\_\_\_ 2001, personally appeared \_\_\_\_\_, to me known to be the identical person who executed the within and foregoing instrument and acknowledged to me that \_\_\_\_\_ executed the same as \_\_\_\_\_ free and voluntary act and deed for the uses and purposes therein set forth.

Given under my hand and seal the day and year last above written.

My Commission Expires: \_\_\_\_\_

\_\_\_\_\_  
Notary